

Information to identify the case:

Debtor 1	<u>Clifton E. Jackson Jr.</u>	Social Security number or ITIN	xxx-xx-0432
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-10964-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clifton E. Jackson Jr.

4/28/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Clifton E. Jackson, Jr.
 Debtor

Case No. 17-10964-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db
 516601843 +Clifton E. Jackson, Jr., 3002 Powell Avenue, Pennsauken, NJ 08110-1129
 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 516596526 +Chase Bank USA, NA, c/o United Collection Bureau, 5620 Southwyck Blvd, Suite 206,
 Toledo, OH 43614-1501
 516596527 +Financial Recoveries, 200 E Park Dr, Ste 100, Mount Laurel, NJ 08054-1297
 516596528 First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097
 516596529 +GM Financial, P.O. Box 181149, Arlington, TX 76096-1149
 516596531 +IRS-NJ Assistant Attorney General, Department of Justice Tax Division,
 Civil Trial Section, Eastern Region, P.O. Box 227, Ben Franklin Station,
 Washington, DC 20044-0227
 516596535 +JP Morgan Chase, c/o KML Law Group, PC, 216 Haddon Ave, Ste 406,
 Collingswood, NJ 08108-2812
 516596534 +JP Morgan Chase, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive,
 Salt Lake City, UT 84119-3284
 516596536 +JPMorgan Chase Bank N.A., c/o KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
 Collingswood, NJ 08108-2812
 516596537 +Midland Funding LLC, 227 W Trade St, Ste 1610, Charlotte, NC 28202-1676
 516596538 +Midwest Recovery System, 2747 W Clay St, Ste A, Saint Charles, MO 63301-2557
 516596539 +OneMain, PO Box 499, Hanover, MD 21076-0499
 516758990 +Regional Ortho c/o, Scott H. Marcus & Associates, 121 Johnson Road,
 Turnersville, NJ 08012-1758
 516596540 South Jersey Federal Credit Union, P.O. Box 37603, Philadelphia, PA 19101-0603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 23:54:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 28 2017 23:54:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: PHINAMERI.COM Apr 28 2017 23:33:00 AmeriCredit Financial Services, Inc.,
 PO Box 183853, Arlington, TX 76096
 516596530 EDI: IRS.COM Apr 28 2017 23:33:00 IRS, Centralized Insolvency Operation, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 516596533 +E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 23:54:53 IRS-NJ United States Attorney,
 970 Broad Street, 5th Floor, Newark, NJ 07102-2534
 516764334 +E-mail/Text: bankruptcy@southjerseyfcu.com Apr 28 2017 23:54:49
 South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530,
 Deptford, NJ 08096-0530
 516596541 +EDI: SWCR.COM Apr 28 2017 23:33:00 Southwest Credit System, 4120 International Pkwy,
 Carrollton, TX 75007-1958

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516596542 Wife Auto Lien - Chev Impala
 cr* +South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530,
 Deptford, NJ 08096-0530
 516596532* +IRS-NJ Office of Chief Counsel, SB/SE Division Counsel, Suite 1500, One Newark Center,
 Newark, NJ 07102-5211

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Apr 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert Braverman on behalf of Debtor Clifton E. Jackson, Jr. robert@bravermanlaw.com
Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union
ecf.rjmalloylaw@gmail.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5